



We are here for you.

As the coronavirus pandemic continues, we at Wellfleet want to reinforce our commitment to you, our valued clients. We are here for you.

Wellfleet continues to monitor the COVID-19 outbreak, while providing services crucial to members right now: processing claims, answering customer service calls, verifying coverage, and administering pharmacy benefits. As customers, we appreciate your commitment to Wellfleet, and urge you to reach out to your Wellfleet service team members when you need assistance.

We are determined to continue protecting our members against health and financial risks. Therefore, Wellfleet has made several policy changes to ensure your students have access to necessary treatment, benefits, and plan features.

We know that you – our members, clients, and business partners – are relying on us to help you navigate through this trying time. We are here for you. We will continue to protect you against risk and provide quality service with uncompromising ethics to you – during this time of crisis and always.

Coronavirus FAQ for Wellfleet Student Members

- **Will my insurance cover Coronavirus testing and treatment?**

Wellfleet is waiving out-of-pocket costs for all COVID-19 treatment through May 31, 2020. We'll waive all co-pays, deductibles and co-insurance. Similar to a preventative visit, like your annual physical, you'll have no out-of-pocket costs for your treatment. This applies to plans underwritten by Wellfleet Insurance carriers.

- **I believe I may have contracted COVID-19, what tests should I be asking for?**

If you believe you're exhibiting signs of COVID-19, you should contact your provider to set up a COVID-19 test. You'll have no out-of-pocket costs for your testing, or treatment costs related to COVID-19.

- **How do I file a claim for payment?**

If you receive treatment, please submit a completed claim form along with a copy of the bill to Wellfleet. Claims forms are located at [Wellfleetstudent.com/forms](https://wellfleetstudent.com/forms).

- **What if I need a prescription refill?**

We understand the current Coronavirus COVID-19 situation may limit your pharmacy access. Upon request, Wellfleet is allowing a one-time 30-day advance refill of a member's prescription medication, except for opioids, ADHD medications, or other controlled substances.

Wellfleet will continue to assess recommendations, guidance, and requirements and may amend this standard protocol based on how the current crisis develops. Plans in certain states may allow for greater days supplies to be covered. Depending on state-specific guidance, we

are waiving, expediting, or meeting required determination time frames to ensure that prior authorization and step therapy requests are being answered as soon as possible to ensure the best possible outcomes are reached. We may expedite coverage on non-formulary alternatives to lessen the symptoms or duration of the virus if a supply chain issue comes up.

Any pharmacy copays for COVID-19 treatment should be submitted to Wellfleet for reimbursement.

- **My campus and/or Student Health Center is closed. Where can I go to get tested or treatment for COVID-19?**

For student members who are typically required to report to their Student Health Center for care or referrals, this requirement is waived. They can seek testing or treatment for the Coronavirus COVID-19 at any local medical facility. This includes emergency room, urgent care and office visits. There is no need for referral and there will not be any applicable out-of-pocket fees for testing or treatment related to COVID-19.

Wellfleet is waiving out-of-pocket costs for all COVID-19 treatment until further notice.

We'll waive all co-pays, deductibles and co-insurance. Similar to a preventative visit, like your annual physical, you'll have no out-of-pocket costs for your treatment. This applies to plans underwritten by Wellfleet Insurance carriers.

- **Can I utilize telehealth options?**

Yes. If you believe you are sick or have the Coronavirus COVID-19, this is a great option to reduce your exposure to others. Options available vary by school.

- **What is Coronavirus COVID-19?**

Coronavirus COVID-19 is a respiratory illness that can spread from person to person. A novel coronavirus called SARS-CoV2 is the cause of COVID-19 and the outbreak first recognized in China in December 2019.

- **How long is the incubation period?**

The incubation period is estimated at approximately 4-7 days. Data for human infection with other coronaviruses (e.g., MERSCoV, SARS-CoV) suggest that the incubation period may range from 2-14 days.

- **How is Coronavirus COVID-19 spread?**

Based on what is currently known about Coronavirus COVID-19 and what is known about other coronaviruses, spread was thought to occur mostly from person-to-person via respiratory droplets among close contacts. Additionally, studies have shown spread can happen through fecal contamination.

- **What are the symptoms of Coronavirus COVID -19**

The clinical spectrum of Coronavirus COVID-19 ranges from mild disease with non-specific signs and symptoms of acute respiratory illness to severe pneumonia with respiratory failure and septic shock. Frequently reported signs and symptoms include:

- Fever
- Cough
- Myalgia or fatigue
- Shortness of breath
- [Loss of smell or taste](#)

There have been reports of asymptomatic infection with COVID-19.

- **How many cases of Coronavirus -COVID-19 are reported worldwide?**

For the latest information, view the [World Health Organizations Situation report](#). It is updated daily and includes information on total number or confirmed cases by country.

- **What is the best way to prevent the spread of the Coronavirus COVID-19?**

Here are some of the most effective ways to prevent the spread of the Coronavirus COVID-19, according to the [World Health Organization](#) and the [Centers for Disease Control](#):

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Cover your mouth and nose when you cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.
- Avoid close contact with people who are sick.
- Stay home when you're sick.
- See your doctor if you think you're ill.

- **I'm symptomatic. Should I stay home?**

Yes, except to seek medical care, when telehealth options are not available. If you're sick with COVID-19 or believe you might have COVID-19, it's important that you stay home and contact your doctor or local medical facility immediately for assistance. They can advise you how to get testing and treatment, as well as how to prevent spreading the virus with those around you. The Centers for Disease Control and Prevention also offers a guide on [what to do if your sick](#).

- **What is the best way to stay updated?**

Because this is an evolving situation, we'll keep our communications updated, and encourage you to check back often.

We also recommend visiting your school's student health center page and [The Centers for Disease Control website](#) for the most up-to-date information.